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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named
Inventor : Gary M. Klinefelter et al.

Appln. No. : 10/643,562

Filed : August 19, 2003

For : CARD PROCESSING
VERIFICATION

Docket No.: F12.12-0122

Group Art Unit: 1733

Examiner:

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I HEREBY CERTIFY THAT THIS PAPER IS BEING
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ALEXANDRIA, VA 22313-1450, THIS

10⁷⁴ DAY OF May, 2004.


PATENT ATTORNEY

The patents or publications listed on the enclosed PTO Form-1449 are submitted pursuant to 37 C.F.R. § 1.97. Copies of the patents or publications cited are enclosed, except as waived by the Official Gazette notice of August 5, 2003 regarding copies of U.S. Patents and Published Applications.

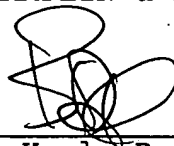
The information disclosure statement is being filed within the time periods set forth in 37 C.F.R. §1.97(b). Accordingly, no statement or fee is required.

The Director is authorized to charge any fee deficiency required by this paper or credit any overpayment to Deposit Account No. 23-1123. A duplicate copy of this communication is enclosed.

Respectfully submitted,

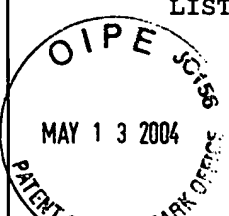
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FORM PTO-1449	Atty. Docket No.: F12.12-0122	Appl. No.: 10/643,562
 <p>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</p>	First Named Inventor:	
	Gary M. Klinefelter et al.	
	Filing Date	Group Art:
	August 19, 2003	1733

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Name	Class	Sub Class	Filing Date If Appropriate
AA	5,864,623	1/26/99	Messina et al.	380	23	
AB						
AC						
AD						
AE						
AF						
AG						
AH						
AI						
AJ						
AK						

FOREIGN PATENT DOCUMENTS

	Document No.	Date	Country	Class	Sub Class	Translation Yes No
AL	WO 03/079168	9/25/03	WIPO			x
AM						
AN						

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AO	
AP	
AQ	

EXAMINER:

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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.